



HSH.com Finds Nearly Half of Home Loan Applicants Satisfied with Mortgage Process

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Study finds credit analysis is most stressful part of process

Foster City, CA – October 10, 2019 – Many borrowers still have much confusion with the mortgage application process according to a recent Consumer Financial Protection Bureau (CFPB) survey. [HSH.com](#), the trusted online resource for mortgage data, conducted a survey to ask consumers what they'd like changed about the process of applying for a home loan. The [results](#) may surprise you given so many consumers find discomfort with the process:

1. Nearly half of respondents who applied for a home loan (47%) were satisfied with the experience and wanted nothing changed
2. Of those who applied, 18% felt that the credit analysis was the most stressful part of the mortgage process
3. For 17% of respondents who applied for a mortgage, the biggest obstacle was mortgage insurance
4. Just 13% of consumers who applied for or considered applying for a mortgage indicate that processing difficulties kept them from closing
5. For 10% of applicants wishing to buy or refinance a home, the appraisal was the problem
6. Only 4% of applicants found income verification and home inspections caused problems

View the complete article: [Surprising Survey: What Consumers Would Change About the Mortgage Process](#)

With decades of experience in the mortgage industry as a loan officer and underwriter, HSH.com's Gina Pogol is available for comment on this study.

Methodology

The study was conducted through Google Surveys on behalf of HSH.com from October 1-4, 2019 with 500 respondents in the United States of age 25 and older.

About HSH.com

[HSH.com](#) is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. HSH.com is a member of the company's expert research and publishing division.

Since 1979, HSH.com has been a trusted mortgage resource for consumers seeking independent, objective and expert-level information, forecasts and data. HSH.com offers unique analysis, calculators, tools and content to help demystify first mortgages, home equity loans and lines of credit, reverse mortgages and more. HSH.com empowers homebuyers and homeowners to fully understand their home financing choices and provide opportunities for them to engage with partners to execute their transactions.

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